

Official Form 1 (4/07)

<b>United States Bankruptcy Court</b> <b>Northern District of Illinois</b>		<b>Voluntary Petition</b>																					
Name of Debtor (if individual, enter Last, First, Middle): <b>Lowitzki, Edward R. Sr.</b>		Name of Joint Debtor (Spouse) (Last, First, Middle):																					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																					
Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): <b>xxx-xx-4876</b>		Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all):																					
Street Address of Debtor (No. and Street, City, and State): <b>12125 Oakcrest Drive</b> <b>Huntley, IL</b> <div style="text-align: right; font-size: small;">ZIP Code <b>60142</b></div>		Street Address of Joint Debtor (No. and Street, City, and State): <div style="text-align: right; font-size: small;">ZIP Code</div>																					
County of Residence or of the Principal Place of Business: <b>Mc Henry</b>		County of Residence or of the Principal Place of Business:																					
Mailing Address of Debtor (if different from street address): <b>P. O. Box 1103</b> <b>Huntley, IL</b> <div style="text-align: right; font-size: small;">ZIP Code <b>60142-1103</b></div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>																					
Location of Principal Assets of Business Debtor (if different from street address above):																							
<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).																					
<b>Filing Fee</b> (Check one box)  <input type="checkbox"/> Full Filing Fee attached <input checked="" type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <div style="margin-top: 10px;"> <input type="checkbox"/> Chapter 15 Petition for Recognition  of a Foreign Main Proceeding  <input type="checkbox"/> Chapter 15 Petition for Recognition  of a Foreign Nonmain Proceeding </div> <hr/> <b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.																					
<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).		THIS SPACE IS FOR COURT USE ONLY																					
<b>Statistical/Administrative Information</b> *** <b>Jeffrey M. Krasner 01524909</b> *** <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																							
<b>Estimated Number of Creditors</b> <table style="width: 100%; font-size: small;"> <tr> <td style="text-align: center;">1- 49</td> <td style="text-align: center;">50- 99</td> <td style="text-align: center;">100- 199</td> <td style="text-align: center;">200- 999</td> <td style="text-align: center;">1,000- 5,000</td> <td style="text-align: center;">5,001- 10,000</td> <td style="text-align: center;">10,001- 25,000</td> <td style="text-align: center;">25,001- 50,000</td> <td style="text-align: center;">50,001- 100,000</td> <td style="text-align: center;">OVER 100,000</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>				1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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<input type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>												
<b>Estimated Assets</b> <table style="width: 100%; font-size: small;"> <tr> <td style="text-align: center;"><input type="checkbox"/> \$0 to \$10,000</td> <td style="text-align: center;"><input type="checkbox"/> \$10,001 to \$100,000</td> <td style="text-align: center;"><input checked="" type="checkbox"/> \$100,001 to \$1 million</td> <td style="text-align: center;"><input type="checkbox"/> \$1,000,001 to \$100 million</td> <td style="text-align: center;"><input type="checkbox"/> More than \$100 million</td> </tr> </table>		<input type="checkbox"/> \$0 to \$10,000	<input type="checkbox"/> \$10,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million																	
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<b>Estimated Liabilities</b> <table style="width: 100%; font-size: small;"> <tr> <td style="text-align: center;"><input type="checkbox"/> \$0 to \$50,000</td> <td style="text-align: center;"><input type="checkbox"/> \$50,001 to \$100,000</td> <td style="text-align: center;"><input checked="" type="checkbox"/> \$100,001 to \$1 million</td> <td style="text-align: center;"><input type="checkbox"/> \$1,000,001 to \$100 million</td> <td style="text-align: center;"><input type="checkbox"/> More than \$100 million</td> </tr> </table>		<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million																	
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**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Lowitzki, Edward R. Sr.****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **Rockford, Illinois**

Case Number:

**9/25/2007**

Date Filed:

**9/25/07**

Location

Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

Case Number:

Date Filed:

**- None -**

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X /s/ Jeffrey M. Krasner****November 21, 2007**

Signature of Attorney for Debtor(s)

(Date)

**Jeffrey M. Krasner****Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Statement by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

- ☐
- Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Lowitzki, Edward R. Sr.****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ Edward R. Lowitzki, Sr.  
Signature of Debtor **Edward R. Lowitzki, Sr.**

**X** \_\_\_\_\_  
Signature of Joint Debtor

\_\_\_\_\_  
Telephone Number (If not represented by attorney)

**November 21, 2007**

Date

**Signature of Attorney**

**X** /s/ Jeffrey M. Krasner  
Signature of Attorney for Debtor(s)

**Jeffrey M. Krasner 01524909**  
Printed Name of Attorney for Debtor(s)

**KRASNER HART LAW GROUP**  
Firm Name

**308 West State Street, Suite M-8**  
**Rockford, IL 61101**

\_\_\_\_\_  
Address

**Email: krasnerhartlawgroup@mac.com**  
**815-962-0098 Fax: 815-964-4280**

\_\_\_\_\_  
Telephone Number

**November 21, 2007**

Date

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_  
Signature of Authorized Individual

\_\_\_\_\_  
Printed Name of Authorized Individual

\_\_\_\_\_  
Title of Authorized Individual

\_\_\_\_\_  
Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X** \_\_\_\_\_  
Signature of Foreign Representative

\_\_\_\_\_  
Printed Name of Foreign Representative

\_\_\_\_\_  
Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

\_\_\_\_\_  
Printed Name and title, if any, of Bankruptcy Petition Preparer

\_\_\_\_\_  
Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

\_\_\_\_\_  
Address

**X** \_\_\_\_\_  
Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court  
Northern District of Illinois

In re Edward R. Lowitzki, Sr.

Debtor(s)

Case No.

Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☐ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☒ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* \_\_\_\_\_

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

**Official Form 1, Exh. D (10/06) - Cont.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Edward R. Lowitzki, Sr.  
Edward R. Lowitzki, Sr.

Date: November 21, 2007

JEFFREY M. KRASNER  
KRASNER HART LAW GROUP  
308 WEST STATE STREET, SUITE M-8  
ROCKFORD, IL 61101

ALAN H. SHIFRIN & ASSOC.  
3315 ALGONQUIN ROAD  
SUITE 202  
ROLLING MEADOWS IL 60008

CHASE BANK USA  
C/O NAFS  
165 LAWRENCE BELL DR  
WILLIAMSVILLE NY 14231-9027

EDWARD R. LOWITZKI, SR.  
P. O. BOX 1103  
HUNTLEY IL 60142-1103

AMCORE BANK  
1210 S. ALPINE ROAD  
ROCKFORD IL 61108

CHASE BANK USA, NA  
PO BOX 15298  
WILMINGTON DE 19850-5298

CHASE HOME FINANCE  
3415 VISION DRIVE  
COLUMBUS OH 43219

ANGELO FATOURS  
C/O GEORGE BELLAS  
15 NORTH NORTHWEST HIGHWAY  
PARK RIDGE IL 60068

CITI CARDS  
P.O. BOX 6077  
SIOUX FALLS SD 57117-6077

CHASE HOME FINANCE  
10790 RANCHO BERNARDO ROAD  
SAN DIEGO CA 92127

AUTO-OWNERS INSURANCE  
P.O. BOX 30315  
LANSING MI 48909

CITIBANK (SOUTH DAKOTA) NA  
C/O THE CBE GROUP  
131 TOWER PARK, STE 100  
WATERLOO IA 50704-2547

IDES  
C/O GC SERVICES  
6330 GULFTON  
HOUSTON TX 77081

BANK OF AMERICA  
P.O. BOX 15026  
WILMINGTON DE 19850-5026

COMMONWEALTH EDISON  
C/O HARVARD COLLECTION SVC  
4839 N. ELSTON AVE.  
CHICAGO IL 60630-2534

ILLINOIS DEPT OF REVENUE  
SPRINGFIELD IL 62776-0001

BLITT & GAINES, PC  
661 W. GLENN AVENUE  
WHEELING IL 60090

DAKOTA STATE BANK  
REWARDS 660  
PO BOX 89210  
SIOUX FALLS SD 57109-9210

INTERNAL REVENUE SERVICE  
CINCINNATI OH 45999-0030

CAPITAL ONE  
C/O NCO FINANCIAL SYSTEMS  
1804 WASHINGTON BLVD  
BALTIMORE MD 21230

DELUXE BUSINESS CHECKS  
PO BOX 742572  
CINCINNATI OH 45724-2572

700 CREDIT  
2233 WEST 190TH STREET  
TORRANCE CA 90504

CAPITAL ONE F.S.B.  
C/O NCO FINANCIAL SYSTEMS  
PO BOX 15630  
WILMINGTON DE 19850-5630

ENCORE RECEIVABLE MANAGEM  
P.O. BOX 3330  
OLATHE KS 66063-3330

A/V DESIGN ASSOC, INC  
220 E. LAKE ST., STE 300  
ADDISON IL 60108

CENTEGRA HEALTH SYSTEM  
CENTEGRA MEM. MEDICAL CTR  
P.O. BOX 1990  
WOODSTOCK IL 60098

FFPM CARMEL HOLDINGS LLC  
PO BOX 18060  
HAUPPAUGE NY 11788-8860

ACB AMERICAN, INC.  
PO BOX 177  
CINCINNATI OH 45201-0177

CHASE BANK USA  
C/O SARAH A. FAULKNER  
131 S DEARBORN ST, FLOOR 5  
CHICAGO IL 60603

FIA CARD SERVICES  
C/O CREDITORS INTERCHANGE  
80 HOLTZ DRIVE  
BUFFALO NY 14225

FIFTH THIRD BANK  
450 S RANDALL ROAD  
ALGONQUIN IL 60102

I.D.E.S.  
BENEFIT REPAYMENTS  
PO BOX 19286  
SPRINGFIELD IL 62794-9286

PYLPOWICZ, STEVE AND STACY  
11320 BALMORAL DRIVE  
HUNTLEY IL 60142

FIFTH THIRD BANK  
COLLECTIONS DEPARTMENT  
MD ROPS05-3110  
CINCINNATI OH 45263

ILLIANA FINANCIAL, INC.  
833 N. CHURCH ROAD  
ELMHURST IL 60126

SALLIE MAE  
P.O. BOX 4100  
WILKES BARRE PA 18773-4100

GASOLINE CARD CENTER  
PO BOX 689151  
DES MOINES IA 50368

ILLINOIS MOTOR CREDIT  
2725 N. THATCHER, STE 500  
RIVER GROVE IL 60171

SBC  
P. O. BOX 5072  
SAGINAW MI 48605-5072

HOME DEPOT CREDIT SERV  
CITIBANK (SOUTH DAKOTA)  
PO BOX 689106  
DES MOINES IA 50368-9106

KALLANTZES, THEODORE  
C/O MICHAEL COPPEDGE  
20 GRANT STREET  
CRYSTAL LAKE IL 60014

SKYE ALEXANDER  
C/O RMCB  
2269 S. SAW MILL RIVER RD  
ELMSFORD NY 10523

HOME DEPOT CREDIT SERVICES  
PO BOX 689100  
DES MOINES IA 50368-9100

MANIHIEM AUTO FIN SVCS  
6205 PEACHTREE DUNWOODY RD  
ATLANTA GA 30328

SOFT WATER DITY, INC  
C/O TRACKERS INC  
PO BOX 1227  
BETTENDORF IA 52722

HOUSEHOLD RENAISSANCE  
C/O UCB, INC.  
5620 SOUTHWYCK BLVD  
TOLEDO OH 43614

NCO FINANCIAL  
507 PRUDENTIAL ROAD  
HORSHAM PA 19044

SPRINT  
C/O/ RPM LLC  
PO BOX 768  
BOTHELL WA 98041-0768

HSBC BANK NEADA  
C/O REDLINE RECOVERY SERV  
6201 BONHOMME ST, STE 100S  
HOUSTON TX 77036

NEW WORLD MEDIA, LLC  
6245 HOWARD STREET  
NILES IL 60714

TIDEWATER MOTOR CREDIT  
6520 INDIAN RIVER ROAD  
VIRGINIA BEACH VA 23464

HSBC BANK NEVADA  
C/O TDM  
PO BOX 6700  
NORCROSS GA 30091-6700

NORTHERN ILL WINDOWS INC  
PO BOX 332  
MCHENRY IL 60051

UPS  
PO BOX 650580  
DALLAS TX 75265-0580

HSBC MASTERCARD  
PO BOX 80084  
SALINAS CA 93912

OFFICE DEPOT-VIKING  
C/O VENGROFF WILLIAMS  
PO BOX 4155  
SARASOTA FL 34230-4155

VERIZON WEST NORTH (B)  
C/O KCA FINANCIAL SERVICES  
PO BOX 53  
GENEVA IL 60134

HUDSON & KEYSE, LLC  
ASSIGNEE OF FIFTH THIRD  
382 BLACKBROOK ROAD  
PAINESVILLE OH 44077

PENTAGROUP FINANCIAL, LLC  
5959 CORPORATE DR,STE 1400  
HOUSTON TX 77036

AMERICAN EXPRESS  
P.O. BOX 360002  
FT. LAUDERDALE FL 33336-0002

ANGELO FATOURS  
6328 BRIGHTLEA DRIVE  
LANHAM MD 20706

THEODORE KALLANTZES  
LAKE-IN-THE-HILLS IL

BLATT, HASENMILLER, ET AL  
125 S WACKER DR #400  
CHICAGO IL 60606

THEODORE KALLANTZES  
LAKE IN THE HILLS IL

CAINE & WEINER  
1100 E WOODFIELD ROAD  
SUITE 425  
SCHAUMBURG IL 60173

VAN RU CREDIT  
1350 E. TOUHY AVE.  
SUITE 100E  
DES PLAINES IL 60018

CBE GROUP, INC  
131 TOWER PARK, STE. 100  
PO BOX 2547  
WATERLOO IA 50704-2547

ENHANCED RECOVERY CORP  
8014 BAYBERRY RD  
JACKSONVILLE FL 32256-7412

FREEDMAN ANSELMO LINDBERG  
1807 W. DIEHL ROAD, SUITE  
PO BOX 3288  
NAPERVILLE IL 60566-7228

GRC  
PO BOX 82508  
LAS VEGAS NV 89180-2508

NATIONAL FINANCIAL SYSTEMS  
600 W. JOHN ST.  
P.O. BOX 9041  
HICKSVILLE NY 11801

ROBERT GOLD-SMITH  
BURCO, LLC  
14864 CRICKETWOOD DRIVE  
HOMER GLEN IL 60491

SUNRISE CREDIT SVCS  
260 AIRPORT PLAZA  
PO BOX 9100  
FARMINGDALE NY 11735-9100